

**Fill in this information to identify the case:**Debtor 1 Cynthia L BradyDebtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIACase number 20-01838**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: BANK OF AMERICA, N.A.Court claim no. (if known): 2**Date of payment change:**Must be at least 21 days after date  
of this notice12/01/2021Last 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_0721**New total payment:**

Principal, interest, and escrow, if any

\$ 1,584.03**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 548.95New escrow payment: \$ 571.66**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1      Cynthia L Brady  
First Name      Middle Name      Last Name

Case number (if known) 20-01838

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Robert Burton      Date 10/25/2021  
Signature

Print: Robert Burton      Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Parkway  
Number Street  
Greensboro, NC 27410  
City State ZIP Code

Contact phone (336) 854-6321      Email robert.burton@bofa.com

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA ( WILKES-BARRE DIVISION)

Chapter: 13 No. 20-01838

In re:  
Cynthia L Brady

Judge: MARK J CONWAY

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 10/25/2021, I caused to be served a copy of this Notice and all attachments on the following by U.S. Mail, postage pre-paid, or via filing with the U.S. Bankruptcy Court's CM ECF system.

Debtor: Cynthia L Brady  
348 Four Seasons Dr  
Drums, PA 18222-1236

Debtor's Attorney: JOHN R.K. SOLT  
2045 Westgate Dr Ste 404B GATEWAY PROFESSIONAL CENTER  
Bethlehem, PA 18017-7475

Trustee: JACK N ZAHAROPOULOS  
8125 Adams Dr Ste A  
Hummelstown, PA 17036-8625

/s/ Irene Zhao

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LCI  
(as Authorized Agent for Bank of America N.A.)  
111 Anza Blvd Suite 310  
Burlingame, CA 94010  
650.342.9486 (x250)  
izhao@lciinc.com

**BANK OF AMERICA**   
CUSTOMER SERVICE  
PO BOX 31785  
TAMPA, FL 33631-3785

## Escrow Account Disclosure Statement

Account number

New Payment Effective Date

12/01/2021

New Payment Amount

See option(s) below

Property address

348 FOUR SEASONS RD

DRUMS, PA 18222

Date

10/05/2021

CINDI L BRADY  
SEAN P BRADY  
348 FOUR SEASONS DR  
DRUMS PA 18222-1236

**IF YOU ARE CURRENTLY IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY OBTAINED A DISCHARGE OF THIS DEBT UNDER BANKRUPTCY LAW, THIS CORRESPONDENCE IS FOR INFORMATIONAL AND COMPLIANCE PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT, AN ATTEMPT TO COLLECT A DEBT, A REQUEST ON AN OBLIGATION, AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR A DISCHARGED DEBT, OR AN ATTEMPT TO MODIFY ANY BANKRUPTCY PLAN OR DISCHARGE ORDER.**

**CINDI L BRADY and SEAN P BRADY,**

Every year, we review your escrow account to make sure there will be enough money to cover your tax and insurance payments for the next year. This time, we discovered that your account is going to be under funded by \$1,137.39. This is most often caused by increases to your property taxes and/or insurance premiums. We've automatically adjusted your monthly payment to cover what we'll need to pay over the next year - your new monthly escrow payment will be \$571.66.

### Explanation of Escrow Account in Bankruptcy

Our records indicate this account is subject to bankruptcy protection. We are sending this escrow statement for **informational purposes only**. It should not be construed as a demand for payment or an attempt to collect a debt or to modify the terms of any bankruptcy court order or bankruptcy plan. Please note the bankruptcy plan may provide for a trustee to remit payments for mortgage amounts due prior to and after the bankruptcy filing.

Per your loan agreement, we put part of your monthly mortgage payment into your escrow account to pay for your property taxes and insurance premiums. During the year, we make payments out of your escrow account when your tax and insurance bills come due. If your tax or insurance bills increase or decrease, how much you need to pay into your escrow account to cover those obligations will also change. This notice describes any changes needed in your monthly mortgage payment to maintain enough money in your escrow account to pay these bills. The detail information in this notice explains how your new escrow payment is calculated.

**If this is your first escrow statement after a Chapter 13 bankruptcy filing**, we performed this escrow account review as of the bankruptcy petition date and updated the new monthly escrow payment in accordance with applicable bankruptcy law. If you previously received a monthly coupon for the same due date, the payment amount below replaces that coupon, which was prepared before we had notice of the Chapter 13 bankruptcy filing.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

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Your Total Monthly Payment is changing starting **12/01/2021**.

	Current Payment	New Payments	[12]-month Escrow Shortage
Principal and/or interest	\$1,012.37	\$1,012.37	<b>You don't have to pay anything extra now</b> and your escrow shortage will be spread out over 12 monthly payments. Your [new] mortgage payment amount will be: <b>\$1,584.03</b> See Projected Escrow Payments Section for details
Monthly Escrow Payment	\$705.43	\$571.66	
Tax		\$360.63	
Insurance		\$116.25	
Mortgage Insurance		\$0.00	
Monthly Escrow- Overage / Shortage Adjustment		\$94.78	
<b>Total Payment Amount</b>	<b>\$1,717.80</b>	<b>\$1,584.03</b>	

## Escrow History

Here's what happened in your escrow account since our last review compared to what we projected to happen. If there were changes to your taxes and/or insurance, they're bolded and highlighted below. This should help explain why there wasn't enough money in your escrow account to cover the taxes and insurance this past year. We've marked your lowest minimum balances with an asterisk (\*). Any deposits into Escrow are summed and shown as a total amount for the month.

**If you recently filed a Chapter 13 bankruptcy, we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.**

**If this is an annual escrow statement provided during your Chapter 13 bankruptcy,** then the projected escrow account activity below was performed in accordance with the terms of your Chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as indicated under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your Chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your Chapter 13 plan, if all payments due under the Chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated, then the projected and actual ending balances should match. If you are unable to complete your Chapter 13 plan payments and your case is dismissed, converted to a Chapter 7 or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Month	Deposits To Escrow			Payments From Escrow			Escrow Balances	
	Deposits to Escrow	Expected Payment to Escrow	Description	What we Paid From Escrow	What we Expected to Pay From Escrow	Description	Actual Balance	Last Year's Estimated Balance
						<b>Beginning balance</b>	<b>-\$1,269.15</b>	<b>\$2,528.54</b>
12/2020				\$156.48		PMI/MIP disbursement	<b>-\$1,425.63*</b>	\$2,528.54
12/2020	\$1,337.33	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	-\$88.30	\$3,034.26
01/2021				\$156.48		PMI/MIP disbursement	-\$244.78	\$3,034.26
01/2021	\$705.43	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$460.65	\$3,539.98
02/2021				\$156.48		PMI/MIP disbursement	\$304.17	\$3,539.98
02/2021	\$1,093.34	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$1,397.51	\$4,045.70
03/2021				<b>\$1,778.43</b>	<b>\$1,743.45</b>	City tax	-\$380.92	\$2,302.25
03/2021	\$22.59	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	-\$358.33	\$2,807.97
03/2021				\$156.48		PMI/MIP disbursement	-\$514.81	\$2,807.97
04/2021				\$156.48		PMI/MIP disbursement	-\$671.29	\$2,807.97
04/2021	\$3,647.40	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$2,976.11	\$3,313.69
05/2021				\$156.48		PMI/MIP disbursement	\$2,819.63	\$3,313.69
05/2021	\$705.43	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$3,525.06	\$3,819.41
06/2021				\$156.48		PMI/MIP disbursement	\$3,368.58	\$3,819.41
06/2021	\$705.43	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$4,074.01	\$4,325.13
07/2021				<b>\$1,784.00</b>		Homeowners insurance	\$2,290.01	\$4,325.13

## Section 2 continued

Month	Deposits To Escrow			Payments From Escrow			Escrow Balances	
	Deposits to Escrow	Expected Payment to Escrow	Description	What we Paid From Escrow	What we Expected to Pay From Escrow	Description	Actual Balance	Last Year's Estimated Balance
07/2021	\$705.43	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$2,995.44	\$4,830.85
07/2021				\$156.48		PMI/MIP disbursement	\$2,838.96	\$4,830.85
08/2021				<b>\$1,395.00</b>	<b>\$1,478.00</b>	Homeowners insurance	\$1,443.96	\$3,352.85
08/2021	\$705.43	\$662.20	Deposit		\$156.48	PMI/MIP disbursement	\$2,149.39	\$3,858.57
08/2021				\$156.48		PMI/MIP disbursement	\$1,992.91	\$3,858.57
08/2021					<b>\$2,847.13</b>	School taxes	\$1,992.91	<b>\$1,011.44*</b>
09/2021	\$1,254.38	\$662.20	Deposit		<b>\$156.48</b>	PMI/MIP disbursement	\$3,247.29	\$1,517.16
09/2021				<b>\$2,549.18</b>		School taxes	\$698.11	\$1,517.16
10/2021		\$662.20	Deposit		<b>\$156.48</b>	PMI/MIP disbursement	\$698.11	\$2,022.88
11/2021	\$548.95	\$662.20	Expected Payment(s) not yet received		<b>\$156.48</b>	Scheduled PMI/MIP disbursement	\$1,247.06	\$2,528.60
<b>TOTAL</b>	<b>\$11,431.14</b>	<b>\$7,946.40</b>		<b>\$8,914.93</b>	<b>\$7,946.34</b>	<b>Ending balance</b>	<b>\$1,247.06</b>	<b>\$2,528.60</b>

<b>Summary of Escrow Transactions</b>	<b>Actual</b>	<b>Expected</b>
<b>Total Deposits To Escrow</b>	<b>\$11,431.14</b>	<b>\$7,946.40</b>
<i>Monthly Deposits</i>	\$11,431.14	\$7,946.40
<b>Total Payments From Escrow</b>	<b>\$8,914.93</b>	<b>\$7,946.34</b>
<i>Insurance</i>	\$3,179.00	\$1,478.00
<i>Taxes</i>	\$4,327.61	\$4,590.58
<i>Mortgage Insurance</i>	\$1,408.32	\$1,877.76

This estimate assumes you'll make the expected payments shown above.



## Projected Escrow Payments

Here's a summary of what we expect to happen in your escrow account over the next year. We used this information to estimate your new monthly payment.

School taxes	\$2,549.18
City taxes	\$1,778.43
Homeowners insurance	\$1,395.00
<b>Total Expected Escrow Disbursements:</b>	<b>\$5,722.61</b>

To estimate your monthly escrow payment, we total the expected payments to tax and/or insurance and divide by 12 months:  
**\$5,722.61 / 12 = \$476.88.**

### Your estimated escrow account payments over the next 12 months

The numbers in this table assume your scheduled mortgage payments will be made. The balances referenced in the first chart below are projected balances prior to any adjustments due to your bankruptcy plan. Those adjustments are shown in the second chart below the projection.

Month	Your Payment to Escrow	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance (MIP/PMI) Payment(s)	Expected Escrow Balance
<b>Beginning balance</b>					<b>\$1,247.06</b>
12/2021	\$476.88	\$0.00	\$0.00	\$0.00	\$1,723.94
01/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$2,200.82
02/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$2,677.70
03/2022	\$476.88	\$1,778.43	\$0.00	\$0.00	\$1,376.15
04/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$1,853.03
05/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$2,329.91
06/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$2,806.79
07/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$3,283.67
08/2022	\$476.88	\$2,549.18	\$1,395.00	\$0.00	<b>-\$183.63</b>
09/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$293.25
10/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$770.13
11/2022	\$476.88	\$0.00	\$0.00	\$0.00	\$1,247.01
<b>Ending balance</b>					<b>\$1,247.01</b>

**Based on this year's review, your escrow account will be short by \$1,137.39.** This was calculated based on the lowest minimum balance, which is bolded in the table above, and any payments to cure amounts outstanding prior to your bankruptcy filing. Our records currently show this amount to be \$0.00 and it is included in the calculation of the projected minimum balance. This assessment assumes all payments due under your bankruptcy plan will be made, including regularly scheduled mortgage payments due after your bankruptcy filing and payments to cure amounts due to your bankruptcy filing. Since your projected minimum balance is lower than the required minimum balance, your account is short. The required minimum balance (which is also sometimes called a cushion) may include up to two months of escrow payments (not including your mortgage insurance) to help cover increases to your taxes and homeowner's insurance. **Your account's current cushion is \$953.76.**

Required Minimum Balance	\$953.76
<b>Minus</b>	
Projected Minimum Balance	-\$183.63+\$0.00 = -\$183.63
<b>Amount needed to adequately fund your account</b>	<b>\$1,137.39</b>

Please let us know if you have any questions. You can call us at 800.669.6607, Monday - Friday, 8 a.m. to 9 p.m. ET. You can review your account anytime at [www.bankofamerica.com](http://www.bankofamerica.com).

**FREQUENTLY ASKED QUESTIONS****Q: Why am I getting this Escrow Account Disclosure Statement?**

A: We want to make sure you understand any payment changes. Your escrow payment amount for the upcoming year may change due to increased or decreased taxes and/or insurance. This statement provides details about any payment changes.

**Q: What is an Escrow Analysis?**

A: We do an Escrow Analysis at least once a year to determine if the amount of money in your escrow account is enough for next year's expected tax and/or insurance payments.

**Q: What are the most common reasons for my escrow payment change?**

A: The most common reasons for a payment change are changes to your property taxes and/or insurance premiums.

**Q: What is an Escrow Overage?**

A: An Escrow Overage happens when our Escrow Analysis shows you've got more money in your escrow account than the required minimum balance. To determine if you have an actual overage of escrow funds, Bank of America, N.A. will adjust the potential overage to account for any escrow amounts that remain unpaid from the period before your bankruptcy filing or otherwise due under the terms of your Chapter 13 plan. This adjustment is necessary to ensure your current escrow account balance has a surplus of funds. If your account still shows an overage and is current under the terms of your Chapter 13 plan, we'll send you a refund in accordance with applicable law.

**Q: What is an Escrow Shortage?**

A: An Escrow Shortage happens when our Escrow Analysis shows there's not enough money in your account to meet the required minimum balance. We'll adjust your monthly payment to make up the shortage or, if you prefer, you can cover the shortage.

**Q: What is a Required Minimum Balance?**

A: The required minimum balance is the smallest amount of money you can have in your account at any time during the year. The required minimum balance, also called a cushion, may include up to two months of escrow payments minus mortgage insurance to cover potential increases to your taxes and homeowner's insurance.

**Q: Who should I contact about tax or insurance changes that increased my monthly escrow payment?**

A: Contact your local tax authority or insurance agent with questions about any tax or insurance payment changes.

**Q: Can I include the total Escrow Shortage amount with my monthly mortgage payment?**

A: If your escrow shortage is less than or equal to 1 month's escrow payment you have the option to pay the balance in full or to spread it over the next 12 months. If you choose to pay the escrow shortage in full, the escrow shortage amount must be sent separately, along with the payment coupon Included with this statement. If your escrow shortage is greater than 1 month's escrow payment we will spread the shortage over 12 months.

**Q: Do I need to take any actions if I have recurring mortgage payments scheduled through an online bill payment service?**

A: Yes. The payment amount will not update automatically. If you make recurring payments from a Bank of America account, visit Online Banking to update the amount of any scheduled payments in Transfers, BillPay or Mortgage Pay on the Web. For payments made through another institution, please follow their process for changing your payment amount.